DIST Caption Mich Law 24 Co Suite News	TED STATES BANKRUPTCY COURT RICT OF NEW JERSEY  on in Compliance with D.N.J. LBR 9004-1(b)  welle Labayen (ML2960)  Office of Michelle Labayen  commerce Street  1300  ark, NJ 07102			. *
	622-1584 il: michelle@labayenlaw.com	Case No.:	19-15904	
		Chapter:	13	
In Re	2:	Adv. No.:		
	nis Shlionsky	Hearing Date:		
Lori	Shlionsky	Judge:	Stacey L. Meisel	
1. I,_	□ represent am the secretary/paralegal for Law Office in this	in this matter.		
2.	On, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.  Certification in Opposition to Trustee's Certification			
3.	I certify under penalty of perjury that the abindicated.	ove documents were se	ent using the mode of ser	vice
Date:	Date: 5   3   2077   Signature			

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
United States Bankruptcy Court District of New Jersey 50 Walnut Street Newark, NJ 07102	Court	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Trustee	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S Trustee	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
360 Federal Credit Union Po Box 37603 Philadelphia, PA 19101	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Aes/huntngtn Po Box 61047 Harrisburg, PA 17106	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 3 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Aes/pheaa Rehabs Attn: Bankruptcy Dept Po Box 2461 Harrisburg, PA 17105	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Bank Of America 4909 Savarese Circle F11-908-01-50 Tampa, FL 33634	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Bank of America, N.A. P O Box 982284 El Paso, TX 79998-2238	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>
Best Buy Credit Service Po Box 78009 Phoenix, AZ 85062	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other ECF</li> <li>(As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>

## Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 4 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Capital One Bank (USA), N.A.	Creditor	☐ Hand-delivered
4515 N Santa Fe Ave Oklahoma City, OK 73118		☐ Regular mail
<b>,</b>		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Chase Bank USA, N.A.	Creditor	☐ Hand-delivered
c/o Robertson, Anschutz & Schneid, P.L.		☐ Regular mail
6409 Congress Avenue, Suite 100	4	☐ Certified mail/RR
Boca Raton, FL 33487		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Chase Card Services	Creditor	☐ Hand-delivered
Attn: Bankruptcy Po Box 15298		☐ Regular mail
Wilmington, DE 19850		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Chex System	Creditor	☐ Hand-delivered
7805 Hudson Road suite 100		☐ Regular mail
Saint Paul, MN 55125		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)
Citibank North America Citibank Corp/Centralized Bankruptcy Po Box 790034 St Louis, MO 63179	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 5 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Citicards Cbna Citi Bank Po Box 6077 Sioux Falls, SD 57117	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Citizens Bank N.A. One Citizens Bank Way Mailstop: JCA115 Johnston, RI 02919	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>
Citizens Bank NA 725 Canton Street Norwood, MA 02062	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>
Comenity Bank/Ann Taylor Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 43218	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
D & A Services, LLC 1400 E. Touhy Avenue, Ste G2 Des Plaines, IL 60018	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 6 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Dept of Ed / Navient Attn: Claims Dept	Creditor	☐ Hand-delivered
Po Box 9635		☐ Regular mail
Wilkes-Barre, PA 18773		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Discover Student Loans PO Box 30925	Creditor	☐ Hand-delivered
Salt Lake City, UT 84130		☐ Regular mail
		☐ Certified mail/RR
		✓ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Discover Student Loans Attn: Bankruptcy	Creditor	☐ Hand-delivered
Po Box 30948		☐ Regular mail
Salt Lake City, UT 84130		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Equifax	Creditor	☐ Hand-delivered
POB 740241 Atlanta, GA 30374		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
<b>,</b>		(As authorized by the Court or by rule. Cite the rule if applicable.)
Experian 475 Anton Blvd Costa Mesa, CA 92626	Creditor	☐ Hand-delivered
		☐ Regular mail
•		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)

## Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 7 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
FedLoan Servicing	Creditor	☐ Hand-delivered
Attn: Bankruptcy Po Box 69184		☐ Regular mail
Harrisburg, PA 17106		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Higher Education Student Assistance	Creditor	☐ Hand-delivered
Auth Hesaa Servicing/Attn: Bankruptcy		☐ Regular mail
Po Box 548	*	☐ Certified mail/RR
Trenton, NJ 08625		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Hsbc Bank	Creditor	☐ Hand-delivered
Attn: Bankruptcy Po Box 2013		☐ Regular mail
Buffalo, NY 14240		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Hsbc Bank	Creditor	☐ Hand-delivered
Hsbc Card Srvs/Attn: Bankruptcy Po Box 4215		☐ Regular mail
Buffolo, NY 14240.		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)
Internal Revenue Service	Creditor	☐ Hand-delivered
P.O. Box 7346 Philadelphia, PA 19114		☐ Regular mail
<u> </u>		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)

## Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 8 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Macy's Po Box 9001094 Louisville, KY 40290	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Meta Bank Launch Servicing Po Box 91910 Sioux Falls SD, 57109-1910	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Minnesota Revenue PO Box 64564 Saint Paul, MN 55164	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
National Collegiate Student Loan Trust 300 Delaware AVenue 9th Floor Wilmington, DE 19801	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
National Collegiate Student Loan Trust 2007-3 c/o Weltman, Weinberg & Reis Co., LPA PO Box 93784 Cleveland, OH 44101-5784	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Navient Attn: Bankruptcy Po Box 9000 Wiles-Barr, PA 18773	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Navient Solutions, LLC PO BOX 9640 Wilkes-Barre, PA 18773-9640	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>
Navient Solutions, LLC on behalf of Department of Education Loan Services PO BOX 9635 Wilkes-Barre, PA 18773-9635	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other ECF</li> <li>(As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>
New Jersey Gross Income Tax P.O Box 046 Trenton, NJ 08646	Creditor	<ul> <li>☐ Hand-delivered</li> <li>☐ Regular mail</li> <li>☐ Certified mail/RR</li> <li>☒ Other ECF</li> <li>(As authorized by the Court or by rule. Cite the rule if applicable.)</li> </ul>

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 10 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
New Jersey turnpike authority PO Box 5042 Woodbridge, NJ 07095	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
NJCLASS PO BOX 548 TRENTON NJ 08625	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Optimum po box 371378 Pittsburgh, PA 15250	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Portfolio Recovery Associates, LLC c/o Lord&taylorconvertedaccts POB 41067 Norfolk VA 23541	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF
Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 11 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Quicken Loans 662 Woodward Avenue Detroit, MI 48226	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
QUICKEN LOANS INC. QUICKEN LOANS INC. BANKRUPTCY TEAM, 635 WOODWARD AVE. DETROIT MI 48226	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Reliamax Lending Servi 2300 East 54th St North Sioux Falls, SD 57104	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Simms Associates Inc 800 Pencader Drive Newark, DE 19702	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
State of Minnesota, Department of Revenue Minnesota Revenue PO Box 6444 7 - BKY St Paul, MN 55164-0447	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 12 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
STATE OF NEW JERSEY	Creditor	☐ Hand-delivered
DEPARTMENT OF TREASURY DIVISION OF TAXATION		☐ Regular mail
P O BOX 245		☐ Certified mail/RR
TRENTON NJ 08695		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
State of New Jersey	Creditor	☐ Hand-delivered
Deptartment of taxation P.O. Box 448		☐ Regular mail
Trenton, NJ 08646	-	☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Stillman Law Office, LLC 50 Tower Office Park	Creditor	☐ Hand-delivered
Woburn, MA 01801		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Sunrise Credit Services, Inc.	Creditor	☐ Hand-delivered
Attn: Bankruptcy 260 Airport Plaza		☐ Regular mail
Farmingdale, NY 11735		☐ Certified mail/RR
		☑ Other ECF
\$		(As authorized by the Court or by rule. Cite the rule if applicable.)
SunTrust Bank	Creditor	☐ Hand-delivered
Attn: Support Services P.O. Box 85092 Richmond, VA 23286		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 13 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Syncb/Lord & Taylor Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Synchrony Bank PO BOX 965033 Orlando, FL 32896	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
TransUnion 555 W. Adams Street Chicago, IL 60661	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
U.S. Department of Education c/o FedLoan Servicing P.O. Box 69184 Harrisburg, PA 17106-9184	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)
United Collection Bureau, Inc 5620 Southwyck Blvd suite 206 Toledo, OH 43614	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)

# Case 19-15904-SLM Doc 84 Filed 05/31/22 Entered 05/31/22 10:43:39 Desc Main Document Page 14 of 14

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Verizon by American InfoSource as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Wells Fargo Bank Attn: Bankruptcy Dept Po Box 6429 Greenville, SC 29606	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Wells Fargo Bank, N.A. Wells Fargo Card Services PO Box 10438, MAC F8235-02F Des Moines, IA 50306-0438	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR  ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
West Va Univ/stu Ln Of Po Box 6003 Morgantown, WV 26506	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)
Younomics 35 E 21st Street New York, NY 10010	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF  (As authorized by the Court or by rule. Cite the rule if applicable.)